RAJYA SABHA

Thursday, the 18th July, 1996/ 27th Asadha, 1918 (Saka)

The House met at eleven of the clock (**Mr. Chairman** *in the Chair.*)

ORAL ANSWERS TO QUESTIONS

*121. *[The questioners (Shri S.S. Surjewala and Shri Ajit P.K. Jogi) were absent. For answer, vide Col. 28 infra]*

Loan Provided by HUDCO for dwelling Units

*122. DR. D. VENKATESHWAR RAO: Will the PRIME MINISTER be pleased to state:

(a) whether HUDCO aided over three lakh dwelling units in 1995-96;

(b) if so, what is the total amount of loan sanctioned by HUDCO and released during 1995-96, vis-a-vis that of the last year;

(c) the States where HUDCO provided loans for dwelling units; and

(d) how many dwelling units were set up in Andhra Pradesh during 1995-96?

THE MINISTER OF STATE IN THE MINISTRY OF URBAN AFFAIRS AND EMPLOYMENT (DR. U. VENKATESWARLU): (a) to (d) A Statement is laid on the Table of the Sabha.

Statement

(a) Yes, Sir. During 1995-96, HUDCO has sanctioned loan assistance to States for implementing various housing schemes envisaging construction of 2.74 lakhs dwelling units and upgradation of 1.19 lakh units.

(b) Loan amount sanctioned and released for housing by HUDCO during 1994-95 and 1995-96 are as follows:—

Year	Loan Amount Sanctioned	Loan Amount Released
	(Rupees in Crores)	
1994-95	860.00	730.00
1995-96	991.50	688.00

(c) During the year 1995-96, HUDCO has sanctioned loans to various agencies in all States/Union Territories except Arunachal Pradesh, Nagaland, Chandigarh, Dadra and Nagar Haveli, Pondicherry and Lakshadweep.

(d) During 1995-96, HUDCO has sanctioned loan assistance for construction of 57,812 dwelling units and upgradation of 46,367 units in Andhra Pradesh.

DR. D. VENKATESHWAR RAO: Mr. Chairman, Sir, I would like to know from the hon. Minister how many are totally homeless all over the country and what will be the action plan of the Government to fulfil the obligation of giving a home to each and every individual of the country? Will there be any specific time-bound programme in this regard?

DR. U. VENKATESWARLU: Sir, the hon. Member has asked for the total number of homeless in the entire country. The subject is normally looked after only by the State Governments. It is looked after by the State Governments. As far as the Central Government is concerned....*(Interruption)*...as and when the State Governments approach us for financial assistance, loan assistance, the HUDCO takes up the loan assistance programme.

MR. CHAIRMAN: Second supplementary. *(Interruption)*.

SHRI JOHN F. FERNANDES: Sir, the Prime Minister is not in the House.

MR. CHAIRMAN: Second supplementary.

DR. D. VENKATESHWAR RAO: Sir, the Minister can get the information and supply it.

MR. CHAIRMAN: Second supplementary.

DR. D. VENKATESHWAR RAO: The Andhra Pradesh Government launched a massive housing programme, rural as well as urban, in 1984 while N.T.R. was the Chief Minister. The HUDCO gave a massive loan assistance to the State of Andhra Pradesh and most of the funds were utilised for the poorer sections of people. The money is supposed to be repaid to the HUDCO. The beneficiaries were the poorest of the poor. Now, what is the amount that has been given to Andhra Pradesh as the loan component in the last 10 or 15 years under this programme? Will the Government be able to repay this amount? If it is not in a position to repay, will there be any programme to give assistance, a relief measure, in respect of this amount because the poorest of the poor get the benefit?

DR. U. VENKATESWARLU: Sir, it is a fact that the Government of Andhra Pradesh has taken up this housing programme in a massive way.

Sir, the total loan amount that has been advanced to Andhra Pradesh, right from the inception of HUDCO is Rs. 751.95 crores. Even in 1995-96, the total number of houses that have been sanctioned are more than ten lakhs. This is followed by the other States like Kerala, Karnataka, Tamil Nadu, Uttar Pradesh and Gujarat. They have also taken up housing programmes on a massive scale.

DR. D. VENKATESHWAR RAO: Sir, I would like to know whether the beneficiaries are getting any kind of relief. They are not in a position to repay the loan component of this programme. HUDCO gives Rs. 4,000/- and the State Government gives about Rs. 8,000/-. The total amount given for a unit is Rs. 12,000/-. They are not in a position to repay this amount of Rs. 4,000/-. So, what is the view of the Central Government and the State Government in this regard? Do you have any proposal to waive the loan component? *(Interruptions)*

SHRI V. NARAYANASAMY: Sir, even during Question Hour, the Prime Minister is not present in the House. *(Interruptions)*

SHRI T.R. BAALU: a number of Cabinet Ministers are here.

SHRI V. NARAYANASAMY: Today is the Prime Minister's day. So, the Prime Minister should be here. *(Interruptions)* We are repeating what you have been doing. *(Interruptions)* The Prime Minister should be present. *(Interruptions)*

DR. U. VENKATESHWARLU: Sir, the Cabinet Ministers are present.

SHRI V. NARAYANASAMY: What about the Prime Minister. It is the Prime Minister's day. *(Interruptions)*

DR. U. VENKATESWARLU: Sir, the hon. Member put a question as to what would be the relief that will be provided to the poorer sections of the people who will not be in a position to repay the loan component under this programme. This is primarily the look-out of the State Government. Normally, as far as HUDCO is concerned, it provides loans only to the State Governments agencies and the repayment will also be done by the State Governments agencies. In turn, normally, the State Government agencies will look after the collection of the loan component from the beneficiary, Sir. But as far as HUDCO is concerned, it has got no programme to provide any relief to the beneficiaries directly.

श्री मूलचन्द मीणा: श्रीमन्, सरकार ने जिनके पास आवास नहीं था, उनको आवास उपलब्ध कराने के लिए एक बहुत बड़ी स्कीम अपने हाथ में ली लेकिन जिन लोगों को आवास बनाने के लिए ऋण दिया गया था, राज्य सरकारों की नीति इस प्रकार की थी कि उसमें बहुत भ्रष्टाचार था और ऋण लेने वाले लोगों को आधा पैसा ही मिल पाया और इसलिए वे गरीब लोग उस ऋण को वापस देने में असमर्थ हैं। तो मैं मंत्री जी से यह जानना

चाहूंगा कि इस प्रकार से जिन कर्मचारियों ने, हुडको के कर्मचारियों ने या राज्य सरकार के कर्मचारियों ने जिन्होंने भी ऋण देने में भ्रष्टाचार किया है, आप उसकी जांच करा कर उन गरीबों के ऋण को माफ करेंगे?

DR. U. VENKATESWARLU: Sir, the question is primarily related to HUDCO and the assistance that is being provided to the State Governments by HUDCO. Sir, there is no doubt that there are certain malpractices about which we have been hearing.

The State Government agencies will release the fund to the actual beneficiary in a phased manner as and when the houses get completed. It is a relationship between HUDCO and the State Government agencies. So, in how many phases and in how many instalments is the State Government agency giving that to the actual beneficiary is the look-out of the State Government?

श्री रामगोपाल यादवः श्रीमन्, मेरा प्रश्न "ख" भाग से संबंधित है। यह सच है कि हुडको द्वारा राज्यों की विभिन्न एजेंसियों को बड़े पैमाने पर आवासीय समस्याओं के समाधान हेतु ऋण दिया जाता है। मैं खास तौर से उत्तर प्रदेश के संबंध में कहना चाहूंगा कि इन ऐजेंसियों में गाजियाबाद विकास प्राधिकरण, आगरा विकास प्राधिकरण और लखनऊ विकास प्राधिकरण ने जो ऋण लिया है, ऐसा लोगों का मानना है कि जितना धन इस उद्देश्य के लिए लिया गया, उसे उस कार्य में लगाया नहीं गया और दूसरी बार कुछ ऐजेंसियां जो ऋण ले रही हैं, वह पिछले ऋण की किश्त को जमा कराने के लिए हुडको से ही दुबारा ऋण लेने का प्रयास कर रही हैं। अगर इस तरह की बात माननीय मंत्री जी की जानकारी में है तो इसके सुधार के लिए किस तरह की कार्यवाही वह करेंगे?

DR. U. VENKATESWARLU: Sir, as regard the issue raised by the hon. Members, once again I can assertively say that it is within the purview of the State Government. But as far as the total repayment of loans that are taken by the various State Government agencies from HUDCO is concerned, Sir, the repayment is very satisfactory, even it is to the extent of 95 to 97 per cent annually.

श्री जगन्नाथ सिंहः सभापति महोदय, यह सत्य है कि हुडको द्वारा आवासीय योजनाओं के लिए राज्य सरकारों को ऋण के रूप में धनराशि उपलब्ध करायी जाती है। यह भी सत्य है कि गरीब लोग, खासकर गरीबी की रेखा के नीचे जीने वाले लोग, जिनमें आदिवासी तथा अनुसूचित जनजाति के वर्ग के लोगों की संख्या अधिक है, वे इस समस्या से काफी प्रभावित हैं। मैं आपके माध्यम से सरकार से जानना चाहता हूं कि 1995-96 में जो ऋण दिया गया, उसमें से अनुसूचित जाति तथा जनजाति के वर्ग के लोगों के लिए कितनी धनराशि देने का प्रावधान रखा गया है? पूरे देश में इस प्रकार का सर्वेक्षण क्या कराया गया है? अनुसूचित जाति तथा जनजाति के लोगों को कितनी मात्रा में और कितने लोगों को यह ऋण दिया गया है?

DR. U. VENKATESWARLU: Sir, repeatedly I may have to mention that the housing programme is primarily the concern of the State Government and in most of the States that have been following it, there is a higher percentage of houses going to the Scheduled Castes and the Scheduled Tribes and others. And as far as HUDCO is concerned, the States are coming up with a total programme of assistance that is required. Depending upon the population, area and also resource mobilisation, HUDCO is extending the loans. Sir, with regard to these sections, the poorer sections, normally it is the States which looks after as to how much proportion is to be given, but as far as HUDCO is concerned, 55 per cent of the houses are being financed, are being funded only for the economically weaker sections and also the LIG categories; only 45 per cent of the loans are being given to the higher strata, i.e. MIG and HIG categories.

SHRI SOLIPETA RAMACHANDRA REDDY: Sir, I want to know from the hon. Minister what the rate of interest charged on these loans is. I would also like to know whether the Government will consider sympathetically reducing the interest rate on the loans advanced to the poor people to give them some relief. I would like to know from the hon. Minister whether there is any proposal to

give loans to MPs for construction of houses.

DR. U. VENKATESWARLU: Sir, the first part of the question of the hon. Member is what the rate of interest that is being collected is. For all economically weaker-section housing the rate of interest that is being collected is 9.5% and the net rate is only 9%, that is, 1/2% rebate will be allowed, if the repayment by the borrowing agency is prompt. For LIG housing the rate of interest is 12.5%/13.5%, for MIG housing it is 17% and for higher income group it is 17.5%. For all these groups half per cent rebate is allowed if the borrowing agency comes up with the repayment in time.

With regard to the second part of the hon. Member's question whether there is any proposal for extending this loan assistance to the economically weaker sections and LIG at a lower rate of interest, actually HUDCO is one of the profit-making bodies. It is really so right from its inception. Its profit-making is very good. In fact, the Government is now examining a proposal whether we can further reduce the rate of interest on the loans given for purchasing house sites and providing house sites to these people.

With regard to the third part of his question whether Members of Parliament could also be given loans by HUDCO, if the proposal is passed through the State Governments, because the repayment of all these HUDCO loans is tied up with a guarantee being provided by the State Governments, it is welcome, Sir. HUDCO is here only to do business to the maximum extent. His proposal is welcome. The proposal can be processed by the State Governments.

Targets under National Rural Employment Programme in Punjab

*123. SHRI IQBAL SINGH: Will the Minister of RURAL AREAS AND EMPLOYMENT be pleased to state:

(a) what are the targets fixed for Punjab in 1994-95 and 1995-96 under the National Rural Employment Programme and the achievements so far; and

(b) the details of the concrete steps taken by Government in this regard?

THE MINISTER OF RURAL AREAS AND EMPLOYMENT (SHRI YERRAN NAIDU K.): (a) National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) were merged into a single rural employment programme known as Jawahar Rozgar Yojana (JRY) with effect from 1st April, 1989. The targets fixed and achievements so far made during 1994-95 and 1995-96 in Punjab State are as follows:

Year	Target	Lakh mandays Achievements
1994-95	25.39	24.38
1995-96	28.25	6.44 (upto October, 1995)

(b) JRY is continuously monitored through monthly, quarterly and annual progress reports. The implementation is also monitored through State Level Coordination Committee, in which representative of Government of India is also present. The rural employment programmes are very effectively monitored through Area Officers scheme. Instructions have also been issued to the State Governments to constitute vigilance and monitoring committees at the State, district, block and village levels.

श्री इकबाल सिंह: चेयरमैन साहब, अभी मंत्री जी ने अपने उत्तर में बताया है कि 1995-96 का निर्धारित लक्ष्य 28.25 था और 6.44 प्राप्त हुआ है तो इसके पूरा न होने का कारण क्या है, यह मैं नहीं समझ पाया? दूसरे पंजाब में 10 साल से टूरिज्म प्रभावित रहा है और उन दिनों में वहां रूरल डवलपमेंट का काम नहीं हो सका था। मैं यह भी आपको बताना चाहता हूं कि पंजाब में जो फारमर्स ने उत्पादन किया है, उसका 65 परसेंट फूड सेन्ट्रल में दिया है और ये जो चार योजनाएं हैं जवाहर